

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ismael Cruz
Debtor

Case No. 16-04965-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 15, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

Recip ID	Recipient Name and Address
db	Ismael Cruz, 388 Cedar Dr, Long Pond, PA 18334-7722
4863097	+ ARMS, 2727 Philmont Ave Ste 100, Huntingdon Valley, PA 19006-5318
4863096	+ American Medical Collection, 2269 Saw Mill River Rd, Elmsford, NY 10523-3814
4863094	Cruz Ismael, 388 Cedar Dr, Long Pond, PA 18334-7722
4863100	Emerald Lake Association, 1112 Glade Dr, Long Pond, PA 18334-7904
4863107	Midland Funding LLC, c/o Hayt, Hyat & Landau, 123 S Broad St Ste 1660, Philadelphia, PA 19109-1003
4863112	St Lukes Physician Group, PO Box 8500 Box 4096, Philadelphia, PA 19178-8500
4863113	St Lukes University Health Network, 801 Ostrum St, Bethlehem, PA 18015-1000

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Feb 15 2024 18:43:00	Carrington Wilmington, 1600 S. DOUGLASS RD., Anaheim, CA 92806
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 15 2024 18:44:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
4864893	+ EDI: PHINAMERI.COM	Feb 15 2024 23:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4893389	Email/PDF: resurgentbknofications@resurgent.com	Feb 15 2024 18:54:41	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5293354	Email/Text: BKBCNMAIL@carringtonms.com	Feb 15 2024 18:43:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, et al., C/O Carrington Mortgage Services, LLC, P.O. Box 5001, Westfield, IN 46074
5293355	Email/Text: BKBCNMAIL@carringtonms.com	Feb 15 2024 18:43:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, et al., C/O Carrington Mortgage Services, LLC, P.O. Box 5001, Westfield, IN 46074, WILMINGTON SAVINGS FUND SOCIETY, FSB, et, C/O Carrington Mortgage Services, LLC
4863098	Email/Text: bankruptcy@cavps.com	Feb 15 2024 18:44:00	Cavalry Portfolio Services LLC, PO Box 27288, Tempe, AZ 85285-7288
4891418	+ Email/Text: bankruptcy@cavps.com	Feb 15 2024 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4863102	Email/Text: bknotice@ercbpo.com	Feb 15 2024 18:44:00	ERC, PO Box 23870 Box 23870, Jacksonville, FL 32241-3870
4863101	Email/Text: bknotice@ercbpo.com	Feb 15 2024 18:44:00	Enhanced Recovery Corp, 8014 Bayberry Rd,

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Page 2 of 3
Total Noticed: 34

			Jacksonville, FL 32256-7412
4863103	^ MEBN	Feb 15 2024 18:41:21	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
4863104	EDI: PHINAMERI.COM	Feb 15 2024 23:43:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
4908322	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Feb 15 2024 18:54:41	HUD, 451 7TH STREET SW, Washington, DC 20410-0001
4905151	EDI: JPMORGANCHASE	Feb 15 2024 23:42:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
4863105	EDI: JPMORGANCHASE	Feb 15 2024 23:42:00	Jp Morgan Chase Bank, c/o, 3415 Vision Dr, Columbus, OH 43219-6009
4863106	^ MEBN	Feb 15 2024 18:41:22	KML Law Group, 701 Market St, Ste 5000-BNY Mellon Independence Center, Philadelphia, PA 19106-1541
4863099	Email/Text: govtaudits@labcorp.com	Feb 15 2024 18:43:00	Dianon Systems, PO Box 2240 box 2240, Burlington, NC 27216-2240
4871844	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 15 2024 18:44:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4863109	Email/Text: bankruptcies@penncredit.com	Feb 15 2024 18:43:00	Penn Credit Corp, PO Box 988 916 S 14th St., Harrisburg, PA 17108-0988
4863111	Email/Text: enotifications@santanderconsumerusa.com	Feb 15 2024 18:44:00	Santander Consumer, PO Box 961245, Fort Worth, TX 76161-0244
4870485	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 15 2024 18:44:00	Santander Consumer USA, PO BOX 560284, Dallas, Texas 75356-0284
4863114	EDI: SYNC	Feb 15 2024 23:42:00	Syncb/Sams Club, Box 965005, Orlando, FL 32896-5005
4887874	+ Email/Text: bncmail@w-legal.com	Feb 15 2024 18:44:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4863115	+ EDI: WTRRN BANK.COM	Feb 15 2024 23:43:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
4864030	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Feb 15 2024 18:54:41	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
4863116	EDI: VERIZONCOMB.COM	Feb 15 2024 23:42:00	Verizon Pa, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4865662	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4863095	##	Feldman Law Offices PC, 221 N Cedar Crest Blvd, Allentown, PA 18104-4603
4863108	##	Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
4863110	##	Portfolio Recovery Assoc., 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST bkgroup@kmlawgroup.com
Lynn E Feldman	on behalf of Debtor 1 Ismael Cruz feldmanfiling@rcn.com
Lynn E Feldman	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST feldmanfiling@rcn.com
Michael Patrick Farrington	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST mfarrington@kmlawgroup.com
United States Trustee	ustpre03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1

Ismael Cruz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5193

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:16-bk-04965-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ismael Cruz

2/15/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.